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|--|----------------------------------|-------------|---|
| Information to identify the case: | | | |
| Debtor 1: | Karen Kondrat | | Social Security number or ITIN: xxx-xx-0011 |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | Social Security number or ITIN: _____ |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter: 13 7/19/23 |
| Case number: | 23-10375-JCM | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Karen Kondrat | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 530 Shunpike Road Erie, PA 16508 | |
| 4. Debtor's attorney Name and address | Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219 | Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501 | Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 814-464-9740 Date: 8/31/23 |

For more information, see page 2

In re:
Karen Kondrat
Debtor

Case No. 23-10375-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Aug 31, 2023

Form ID: 309iPGH

Total Noticed: 14

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Karen Kondrat, 530 Shunpike Road, Erie, PA 16508-2745 |
| aty | + Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| aty | + Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218 |
| 15620541 | Brock & Scott, 2111 Renaissance Blvd, Suite 100, King of Prussia, PA 19406 |
| 15620542 | Key Bank, c/o Brock & Scott, 2111 Renaissance Blvd., Suite 100, King of Prussia, PA 19406 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| aty | Email/Text: julie.steidl@steidl-steinberg.com | Aug 31 2023 23:38:00 | Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219 |
| tr | + Email/Text: bnc@chapter13trusteedpa.com | Aug 31 2023 23:38:00 | Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 |
| smg | EDI: PENNDEPTREV | Sep 01 2023 03:23:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 31 2023 23:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Sep 01 2023 03:23:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 31 2023 23:38:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpre03.pi.ecf@usdoj.gov | Aug 31 2023 23:38:00 | Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 |
| cr | ^ MEBN | Aug 31 2023 23:27:16 | KeyBank NA as S/B/M to First Niagara Bank NA, 4910 Tiedeman Rd, Brooklyn, OH 44144-2338 |
| cr | ^ MEBN | Aug 31 2023 23:27:16 | KeyBank, NA, s/b/m First Niagara Bank, NA, 4910 Tiedeman Road, Suite C, Brooklyn, OH 44144-2338 |
| 15620543 | Email/Text: Bankruptcy.Notices@pnc.com | Aug 31 2023 23:38:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 15620544 | + Email/Text: BankruptcyNotice@upmc.edu | Aug 31 2023 23:38:00 | UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348 |

District/off: 0315-1

User: auto

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Date Rcvd: Aug 31, 2023

Form ID: 309iPGH

Total Noticed: 14

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--------------------------------|
| cr | | PNC BANK, NATIONAL ASSOCIATION |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Denise Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com |
| Kenneth Steidl | on behalf of Debtor Karen Kondrat julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Mario J. Hanyon | on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 5